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WESTERN DISTRICT OF WASHINGTON
AT TACOMA

DEPUTY

ROUTH CRABTREE OLSEN, P.S.
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Honorable Judge Paul B. Snyder
Chapter 7
Hearing Location: Vancouver
Hearing Date: December 7, 2010
Hearing Time: 9:00 am
Response Date: November 30, 2010

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON

In re:

No.: 10-45431-PBS

Byron E Howell
Judith T Howell

ORDER GRANTING RELIEF FROM STAY
TO U.S. BANK, N.A.

Debtors.

This matter came before the Court upon U.S. Bank, N.A.'s motion for relief from stay. It appears for the reasons stated in the motion that the stay should be lifted as to enforcement of the deed of trust that is the subject of U.S. Bank, N.A.'s motion and further as to the property located at 110 Sierra Drive, Kelso, Washington 98626 ("Property") and legally described as set forth in the Deed of Trust attached as an exhibit to the motion. NOW, THEREFORE, IT IS HEREBY:

ORDERED that, pursuant to 11 U.S.C. § 362(d), the automatic stay is terminated as to U.S. Bank, N.A., its successors and assigns, so that it may pursue its state remedies to enforce its security interest in the Property and/or as to enforcement of the deed of trust that is the subject of U.S. Bank, N.A.'s motion. Creditor, its successors and assigns, may, at its option, offer, provide and enter into any potential forbearance agreement, loan modification, refinance agreement or other loan workout/loss mitigation agreement and may contact the Debtor via telephone or written correspondence to offer such an agreement, which shall be non-recourse unless included in a reaffirmation agreement.

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1 IT IS FURTHER ORDERED that the order shall be effective immediately notwithstanding
2 the provisions of F.R.B.P 4001(a)(3) and that the order shall be effective as to any chapter under
3 which the present case may be converted absent further order of this court.

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5 DEC 07 2010

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7 
8 U.S. Bankruptcy Judge Paul B. Snyder

9 Presented by:
10 **ROUTH CRABTREE OLSEN, P.S.**

11 /s/ Aaron Masser
12 Aaron Masser, WSBA# 32692
13 Attorneys for Creditor
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